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ABSTRACT

A source of demographic data concerning the status of women in Delaware, this document includes multiple charts, graphs, and statistical information concerning women in the areas of (1) population characteristics, (2) marital status and living arrangements, (3) labor force participation, and (4) income and earnings. Included are data for the female population by age, years of education, and median income. Comparing women's earning in relation to men's, the average earnings for women with four years of college were lower than for men with less than eighth-grade education. The study found that income varied according to sex, family type, age, and race; that child care facilities are a crucial need; and that the majority of women will spend a portion of life divorced or widowed. (NL)

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WOMEN IN DELAWARE: A DOCUMENTED PROFILE

April 1986

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Much effort was spent in identifying sources of demographic data about Delaware women. Many agency representatives were helpful in providing information for this document. Special assistance throughout the project was given by James McFadden, Ed Simon and Janice McCullough, Delaware Department of Labor. A focus of the data analysis has been on areas which would assist efforts to increase women's success in areas of family responsibility and employment.

For contributing in special ways, our thanks go to Suzanne Hermes, Cathy Johnston, Donna Minner and Sandra Cottle.

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INTRODUCTION

Women in Delaware: A Documented Profile is a compilation of information about:

* population characteristics
* marital and living arrangements
* income and earnings
* labor force participation

It is designed as a guide for making decisions about employment and income needs of women in Delaware as well as for addressing future programming and training issues. Women in Delaware is presented in three parts: Part I. Profile of Women in Delaware; Part II. Women in the Workplace; and Part III. Highlights and Implications for Decisionmakers.

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PART I.

PROFILE OF WOMEN IN DELAWARE

Population Characteristics

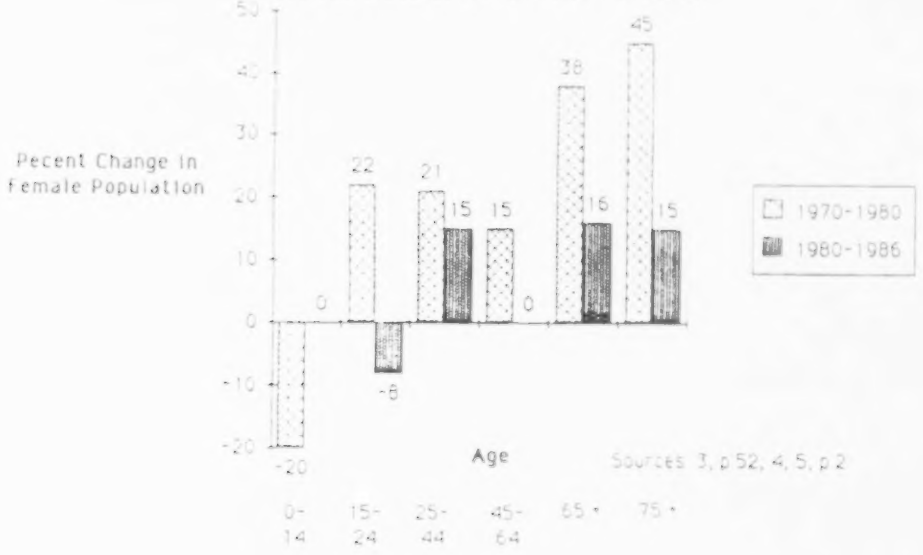
Girls and women represent over half the population in Delaware, currently numbering nearly 322,000 and more than 52 percent of all residents. Recent population estimates indicate a continuation of several trends evident in the decade between 1970 and 1980 when the female population grew from 281,000 to 308,000. See Tables 1 and 2. These trends include an increasing proportion of the total population who are females and a higher growth rate for the female population than for the total state population. In addition, the median age of females, like the median age of males, has increased with a decrease in the number of younger females and an increase in the number of older females.

Delaware's total population grew by 8.4 percent between 1970 and 1980 while the female population grew by nearly 10 percent. Between 1980 and 1986, the state population growth rate is estimated at about 3.8 percent compared to a concurrent growth rate of the female population at 4.6 percent. In 1970, women and girls accounted for 51.2 percent of the total number of Delaware residents; in 1980 accounted for 51.8 percent and in 1986 are estimated at 52.2 percent.

Age

The number of females under 15 years decreased by 20 percent between 1970 and 1980, falling from 81,100 to 64,800. By 1986, the number of females (64,900) in this age group remained at about the same as in 1980, as shown in Figure 1.

Figure 1 Change in Female Population by Age in Delaware: 1970-1986



Sources 3, p 52, 4, 5, p 2

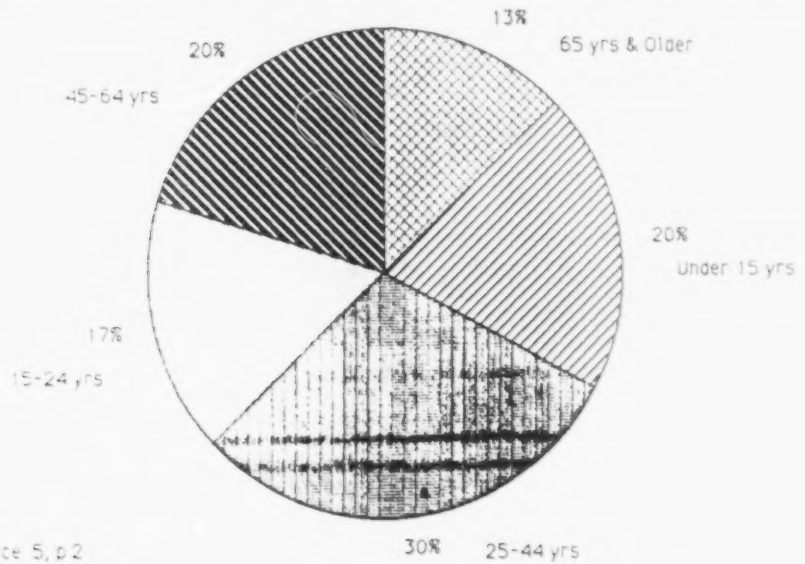
Women between the age of 25 and 44 have constituted the largest age group of women, growing by 21 percent during the 1970s and by about 15 percent since 1980. Between 1980 and 1986, among women of child-bearing years of 15 and 44, there was an increase of about 8,100 women or a growth rate of only 6 percent compared to an increase (during the previous decade) of nearly 26,000 women and a growth rate of 22 percent.

Women 75 years and older made up the fastest growing age group between 1970 and 1980, growing in numbers by over 45 percent. For all women 65 years and over, the rate of growth was 38 percent during the same time, representing an increase of nearly 10,000 women. Since 1980, the rate of growth in the number of women 65 and over has slowed to 16 percent, reflecting the smaller age group of those born during the Depression.

Changes in the age structure of Delaware's population reflect the movement of the "baby boom" generation, age 20 to 39 in 1986, into adulthood. This age group now numbers an estimated 208,400 men and women, more than one-third of the state's population. In the 1960s and 1970s, this bulge in the population brought our attention to high birth rates, growing school enrollments, and a youth-oriented culture. In the mid-1980s, our attention is concentrated on new patterns of marriage and living arrangements, childrearing, and jobs and careers.

In addition to the consequences of the movement of the baby boom generation through the life cycle, there has been an unprecendented increase in the numbers of older people in the state. Older women, who comprise the fastest growing age group in the state, account for nearly three-fifths of all persons over 65 years. Among people age 75 and older, women now outnumber men by more than 2 to 1. The distribution of females in Delaware by age groups is shown in Figure 2.

Figure 2. Delaware Female Population by Age: 1986



Source 5, p 2

Table 1. Population by Age, Delaware: 1980

Age	Female	Male	Females as Percent of Total
ALL AGES TOTAL	307,739	286,599	51.8
Under 3 years	12,371	13,066	48.6
3 to 4 years	7,878	7,704	50.6
5 to 14 years	44,510	46,513	48.9
15 to 17 years	17,008	17,439	49.4
18 to 21 years	25,786	23,791	52.0
22 to 24 years	17,088	16,527	50.8
25 to 34 years	48,600	46,629	51.0
35 to 44 years	35,148	33,341	51.3
45 to 54 years	32,620	30,465	51.7
55 to 64 years	31,028	27,841	52.7
65 to 74 years	20,522	15,920	56.3
75 to 84 years	11,391	5,930	65.8
85 years and over	3,894	1,328	74.6
Under 16 years	70,298	73,026	49.0
16 to 64 years	201,634	190,395	51.4
65 years and over	35,807	23,178	60.7
Median Age	30.9	28.7	---

Source: 4

Table 2. Population Projections by Age: 1986

	Delaware		
Age	Total	Female	Females as Percent of Total
ALL AGES TOTAL	516,655	321,997	52.2
Under 5 years	48,195	23,525	48.8
5 to 9 years	41,529	20,451	49.2
10 to 14 years	42,231	20,917	49.5
15 to 19 years	50,186	25,151	50.1
20 to 24 years	58,579	29,904	51.0
25 to 34 years	105,162	54,073	51.4
35 to 44 years	81,324	42,647	52.4
45 to 54 years	60,147	31,207	51.9
55 to 64 years	60,658	32,708	53.9
65 to 74 years	42,454	23,809	56.1
75 year & over	26,190	17,605	67.2
Under 16 years	141,992	69,924	49.2
16 to 64 years	406,019	210,659	51.9
65 years & over	68,644	41,414	60.3
Median Age	31.1	32.3	---

Source: 5, p. 2.

The median age of Delaware's female population increased from 27.7 years in 1970 to 30.9 years in 1980 to 32.2 years in 1986. At the same time, the median age of males increased from 25.8 years to 28.7 years to 29.8 years. While there has been an increase in life expectancy among both men and women, life expectancy of Delawareans born from 1979 to 1981 is lower than nationally. In the United States, males born during those years can expect to live 70.1 years and females 77.6 years, while in Delaware males can expect to live 69.6 years and females 76.8 years. Nationally, white females can expect to live longer than their black agemates--78.8 years compared to 73.7 years (6). As reported in Women in Minnesota:

> At the turn of the century, the average life span for women nationally was 48 years. Most women had few years remaining to them after childbearing. Today, most women can expect 30 or more years of life after their children are raised--a fact which profoundly influences life choices (1, p. 4).

Educational Attainment

Levels of educational attainment among men and women have increased in Delaware over the past several decades. The percentage of people over 25 who had completed four or more years of education beyond high school increased from 10 percent in 1960 to 17.5 percent in 1980, as indicated in Table 3.

Table 3. Years of School Completed by Age: 1980

Years of School Completed	Total Age 25 and Over	Total Age 25 to 44	Total Age 45 to 64	Total Age 65 and Over
Percent Distribution:				
TOTAL FEMALES	183,203	83,748	63,648	35,807
	100.0%	100.0%	100.0%	100.0%
Less than 12 years	31.6	17.4	35.2	58.8
12 years	39.7	45.6	40.6	24.2
13 to 15 years	15.3	19.0	13.5	9.6
16 years and over	13.4	18.0	10.7	7.4
TOTAL MALES	161,454	79,970	58,306	23,178
	100.0%	100.0%	100.0%	100.0%
Less than 12 years	31.1	14.2	38.0	60.8
12 years	32.2	38.3	30.1	16.7
13 to 15 years	14.6	21.9	11.2	8.9
16 years and over	22.1	25.6	20.7	13.6

Source: 7, p. 31-32.

In spite of an overall increase, men and women differ in levels of educational attainment. In 1980, for persons over age 25, 40 percent of women and 32 percent of men had finished only 12 years of school while 37 percent of men and 29 percent of women had some education beyond high school.

Among both males and females, an increasing proportion of younger people are seeking postsecondary education. Among those age 25 to 44, 37 percent of women and 48 percent of men have 13 or more years of school compared to 24 percent of women and 33 percent of men among those 45 and 64 years. In addition, the level of educational attainment among younger women (age 25 to 44) has increased sharply over that among women 65 years and older.

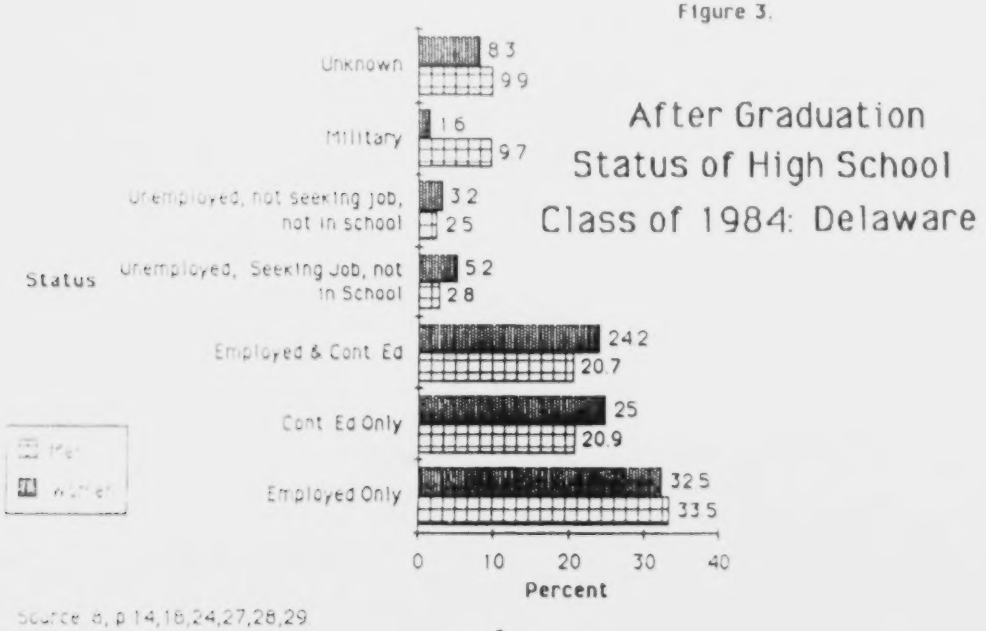
As of 1980, only about 24 percent of older women had completed high school compared to more than 46 percent of younger women. Similarly, the proportion of younger women (37 percent) with some postsecondary education is more than double that among women 65 or older (17 percent).

Overall, educational attainment for women in Delaware is slightly above the national average. As of 1980, 29 percent of women statewide, compared to 28 percent nationally, have some education beyond high school.

A statewide survey of high school graduates of the class of 1984 (8), conducted one year after graduation, revealed that about 49 percent of female class members were continuing their education and over one-half (57 percent) were employed. Of these, about one-fourth (24 percent) were going to school and working while about one third (33 percent) were employed only. Figure 3 indicates the patterns set by women seeking education exceed those of their male classmates:

> For black and whites, a substantially greater proportion of females than males are continuing their education and are not employed; it approximates a 60 percent female to 40 percent male ratio (8, p. 24).

Figure 3.



Source a, p 14,18,24,27,28,29

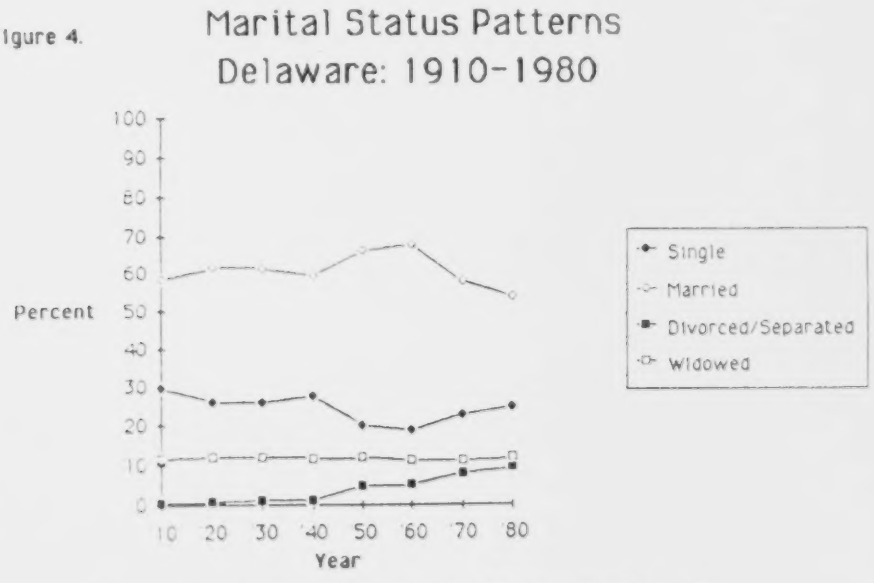
Data from the Delaware Postsecondary Education Commission show that women have outnumbered men in postsecondary school enrollments since 1978, and that the proportion of women enrolled statewide increased from 52 percent in 1978 to 56 percent in 1984. The trend in Delaware toward greater participation of women in postsecondary education is consistent with national patterns and is expected to continue during the next several years. Although the overall enrollment of women exceeds that of men, in 1983 and 1984 women earned the majority of degrees or certificates at the Bachelor's level and below, while men earned the majority of degrees beyond the Bachelor's level (9).

Marital Status and Living Arrangements

Marital Status Patterns

As illustrated in Figure 4, marital status patterns since 1910 in Delaware present an interesting picture. The early decades of this 70 year period, prior to 1940, show relative stability in the proportion of women in each marital status category. During the later years, since 1940, several notable changes are apparent in the proportions of all categories except for widowed women. The proportion of widowed women has remained almost constant since 1910 at between 11 and 12 percent, while the proportion of separated or divorced women has increased. The proportion of never married women has increased steadily since 1960, but is still smaller than in any year before 1940. In contrast, the proportions of married women has decreased steadily since 1960 and is smaller than at any time between 1910 and 1980.

Figure 4.



Sources: 3, p 225-26, 7, p 47, 10, p 92, 11, p 82, 12, p 42-43, 13, p 25

As shown in Table 4, changes in the marital status patterns of Delaware women during the past four decades reflect the changing social and economic roles and status of women occurring everywhere across the country. The fact that, in 1980, the percentage of women who are married and living with husbands is at a seventy year low, and, that proportionately more women are living unmarried suggests that women in Delaware have chosen to exercise other lifestyle options and opportunities.

Table 4. Marital Status of Females, Delaware: 1910 - 1980

Percent Distribution:				
	Single	Married	Divorced/ Separated	Widowed
1910	29.4	58.6	.3	11.4
1920	25.9	61.6	.5	11.8
1930	26.0	61.4	.9	11.7
1940	27.7	59.6	1.0	11.6
1950	20.1	66.2	4.8	11.9
1960	18.7	67.9	4.9	11.1
1970	22.8	58.2	7.9	11.1
1980	24.8	54.0	9.4	11.8

Sources: 3, p. 223-26, 7, p. 47; 10, p. 92; 11, p. 82; 12, p. 42-43; 13, p. 25.

Marital status patterns of Delaware women in 1980 were remarkably similar to national patterns. Fifty-five percent of women nationally are married compared to 54 percent in Delaware. Twenty-two percent nationally and 21 percent in Delaware are separated, divorced, or widowed, while 23 percent nationally and 25 percent in Delaware have never married. As shown in Table 5, women are more likely than men to be widowed, (12 percent of women compared to 3 percent of men are widowed) while men are more likely to be married or single.

Age differences account for much of this phenomenon. See Table 6. Women generally live longer than men and are far more likely to become widowed. In fact, over four-fifths of all widowed persons in Delaware are women. In addition, because men have shorter life spans, a higher proportion of men are in the younger age groups who are not yet married. Women are less likely than men to remarry after divorce or widowhood.

Table 5. Marital Status of Delawareans 15 years and Over: 1980

	Females Number	Percent	Males Number	Percent
TOTAL	243,085	100.0%	219,211	100.0%
Single	60,301	24.8	67,010	30.6
Married*	128,946**	53.0	128,313**	58.5
Separated	9,343	3.9	7,154	3.3
Divorced	15,799	6.5	11,043	5.0
Widowed	28,696	11.8	5,691	2.6

*Married, spouse present
**Non-sampling errors

Source 7, p. 46.

Table 6. Marital Status by Age, Delaware: 1980

Percent Distribution	15-19 years	20-24 years	25-44 years	45-64 years	65-74 years	75 years and over
FEMALES:						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single	94.1	56.9	11.5	4.4	6.4	8.1
Married*	4.7	35.4	76.8	71.9	43.2	15.6
Separated	.9	4.6	5.3	3.9	2.3	2.0
Divorced	.2	3.0	10.3	7.5	5.0	2.6
Widowed	---	.1	1.3	12.3	43.1	71.6
MALES:						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Single	97.9	71.5	16.6	5.2	6.7	7.0
Married*	1.6	23.5	70.9	83.1	76.5	53.8
Separated	.3	3.1	4.4	3.3	2.8	4.4
Divorced	.1	1.9	7.8	2.7	4.2	3.0
Widowed	---	---	.3	5.8	9.8	31.9

* Married, spouse present

Source: 7, p. 56.

Marriage Rates

Marriage rates in Delaware have followed a pattern very similar to national trends, but actual rates have consistently been much lower than national rates. In fact, Delaware had the lowest marriage rates in the nation throughout the 1970s. Surrounding states of New Jersey and Pennsylvania, as well as Washington, D.C., have had similarly low rates. In 1970, the marriage rate in Delaware stood at 7.8 marriages per 1,000 population, dropping to 6.7 in 1975 then rising steadily to a post-World War II high of 9.2 in 1983, as shown in Figure 5.

Divorce Rates

Unlike the marriage rate, which has consistently been lower than the national rate, the divorce rate in Delaware has followed a pattern similar to the national pattern during the last 15 years. The divorce rate in Delaware, which was lower than nationally before 1970, rose from 3.5 divorces per 1,000 population in 1970 to a record high of 5.5 in 1978. Since 1980, the divorce rate rose again before tapering off to 4.9 in 1984 (15).

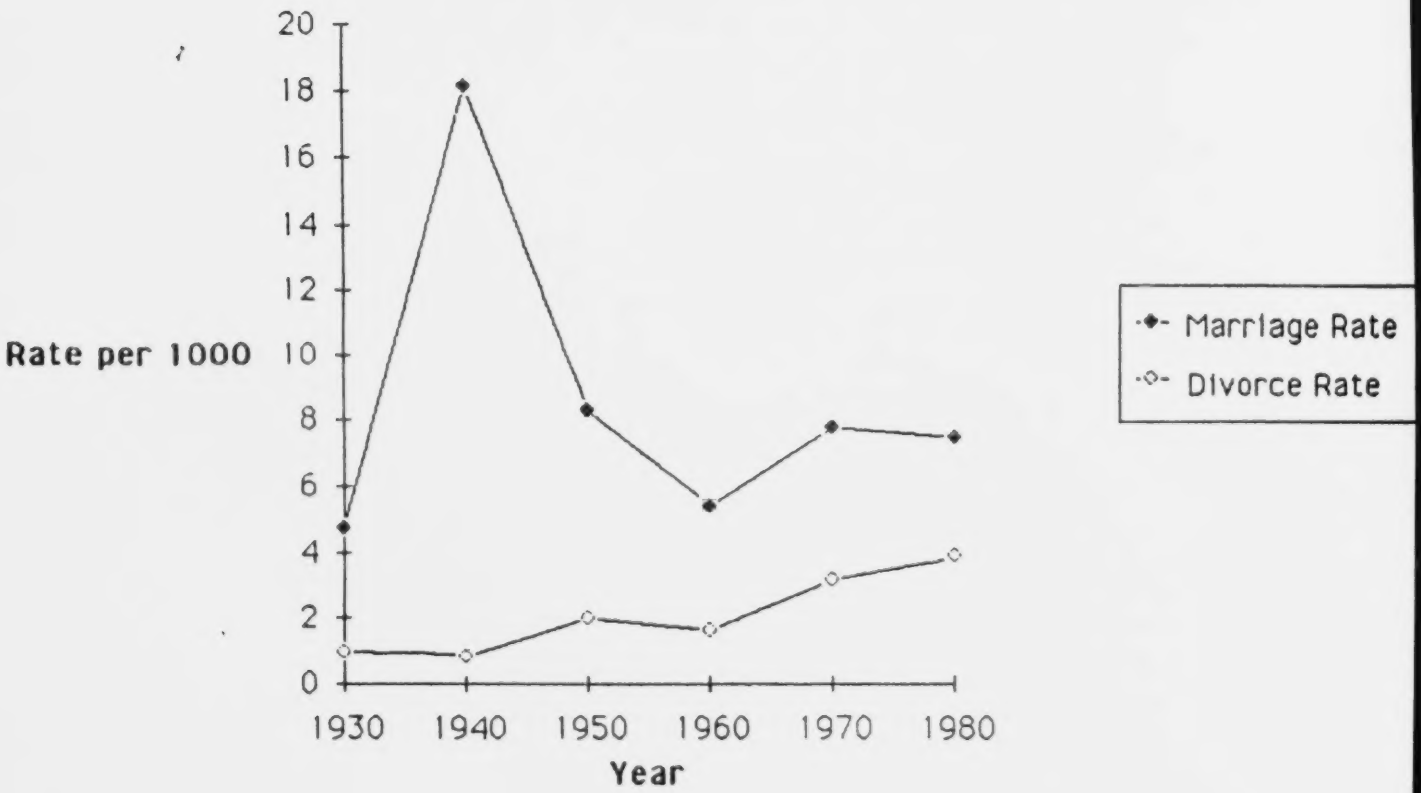
As reported in Delaware Families: A Demographic Profile, the ratio of divorces per marriage rose from 1 divorce for every 2.5 marriage in 1970 to 1 divorce per 1.9 marriages in 1980 and 1.8 in 1983 and 1984 (see Table 7). However, because most divorced people remarry, only about 1 in 15 Delaware women were divorced in 1980 (16).

Table 7. Marriage and Divorce Rates Per 1,000 Population, Delaware: 1930-1984

Year	Marriage Rate	Divorce Rate	Ratio*
1930	4.7	0.9	5.3
1940	18.1	0.8	22.5
1945	20.8	1.6	13.0
1950	8.3	2.0	4.1
1955	5.7	1.3	4.4
1960	5.4	1.6	3.5
1965	6.2	1.5	4.1
1970	7.8	3.2	2.5
1975	6.7	4.7	1.4
1980	7.5	3.9	1.9
1981	7.6	5.5	1.5
1982	8.0	5.4	1.5
1983	9.2	5.0	1.8
1984	9.0	4.9	1.8

*Number of marriages per divorce
Source: Adapted from 16, p. 59.

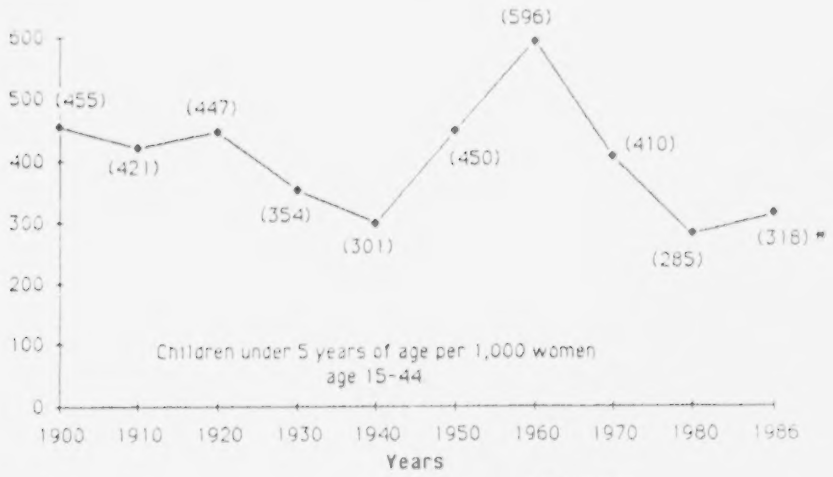
Figure 5. Marriage and Divorce Rates Per 1000 Population, Delaware : 1930-1980



Source: 16, p.59.

Figure 6

Woman - Child Ratio: 1900-1986



Source 4, 5, p 2, 14, p 18

Birth Patterns

Data from the Delaware Office of Vital Statistics show a decline in both the number and rate of births among Delaware residents between 1980 and 1984--from 14.8 to 14.4 per 1,000 residents. The birthrate nationally in 1980 stood at 15.9 (15). Figure 6 illustrates the fluctuations in the ratio of children under 5 years of age to 1,000 females age 15 to 44 years. The ratio in 1980 (285) was the lowest so far this century. Current population projections from the Delaware Department of Labor, suggest a ratio of approximately 318 in 1986.

The number and percentage of all births in Delaware to mothers under 20 years old increased from 1,597 (16.7 percent) in 1980 to 1,797 (18.8 percent) in 1984. But each year, a substantial number of teenagers giving birth in the state were non-residents. Among Delaware residents giving birth, as a percentage of all births, the percentage of births to teen mothers actually decreased from 17.5 percent (1,545 births) in 1980 to 14.9 percent (1,294 births) in 1984. Although there was a decrease in this percentage, the rate of births per 1,000 females, age 10-19, remained stable at 28.5 in both 1980 and 1984 compared to rates of 61.4 and 59 among women age 15 to 44 years. According to Gaining Ground: Public Assistance Program Redesign in Delaware, a report prepared for the Division of Economic Services in Delaware:

> There was a noteworthy increase in the birthrate between 1980 and 1983 for girls 15 and under--from 1.20 to 1.57 per 100 girls 10-15 years of age (2, p. 10).

Birth records at the Delaware Department of Vital Statistics show that about one-half of all teen births in Delaware in 1984 were to unmarried mothers.

The percentage of all births among women over 30 years old increased from 17.8 percent in 1980 to 22.3 percent in 1984. Over three-fifths of all births to Delaware women were to women between 20 and 29 years in both 1980 and 1984. The number of births to women 35 years and over increased the most among all age groups--from 331 to 473 between 1980 and 1984 or by about 43 percent. The increase in the proportion of births among older women is partially attributed to advances in medical technology and individual choices to delay childbirth. In addition, demographic changes accounting for a general increase in the proportion of women in their 30s and a decrease in the number of proportion of teens influence birth and fertility rates.

Living Arrangements

A household consists of all persons living together in a housing unit. Households fit into categories--family households and nonfamily households. The Census Bureau defines a family as two or more persons related by birth, marriage, or adoption. A nonfamily household contains either a person living alone (a one-person household) or two or more unrelated persons sharing a common living unit.

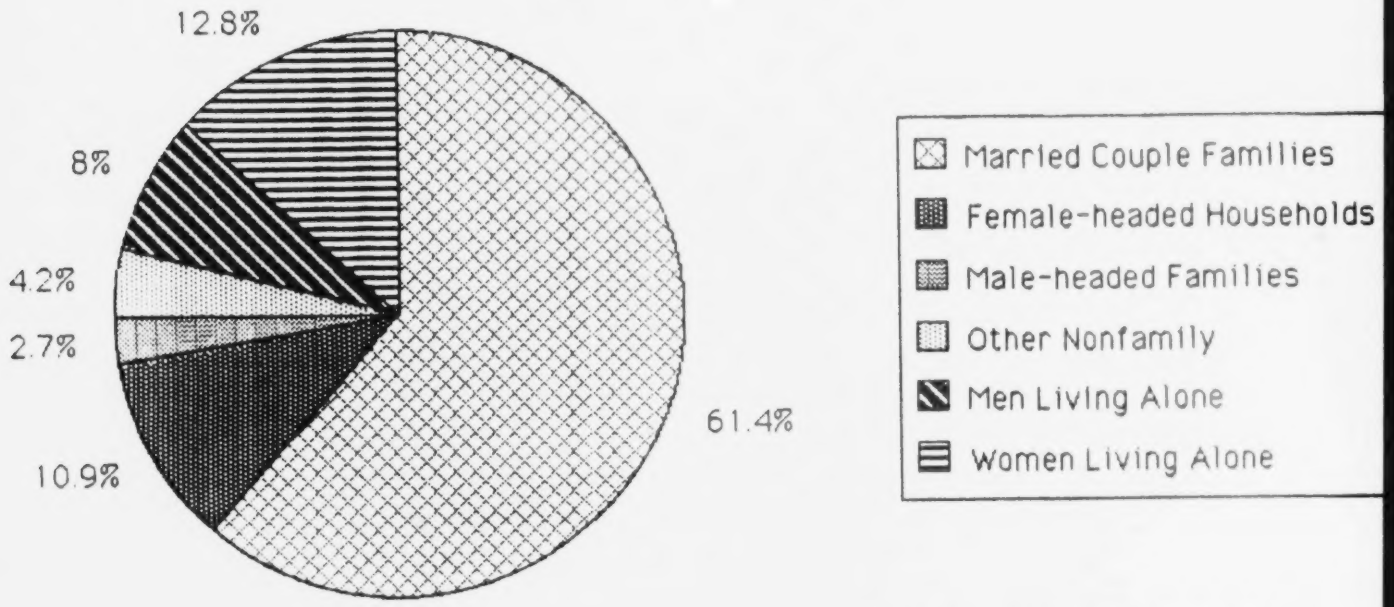
In 1980, there were 206,690 households in Delaware, and three out of four were family households. During the 1970s, the number of families grew by only 13 percent and the proportion of families among all households dropped from 83 percent in 1970 to 75 percent in 1980. In contrast, nonfamily households have increased in both number and proportion--the number of nonfamily households grew by 81 percent, while the proportion of nonfamily households among all households increased from 17 percent to 25 percent.

The increasing numbers of nonfamily households, especially one-person households, account for some of the decrease in average household size which dropped from 3.2 to 2.8 persons between 1970 and 1980. Other factors contributing to smaller household size include low birth rates and high divorce rates which result in splitting families into smaller units.

Figure 7 illustrates the mix of household types in Delaware. Families maintained jointly by a husband and wife are the predominant family form as well as predominant household structure. Women living alone make up the second largest household type, followed closely by families maintained by a female head. Four out of five nonfamily households are one-person households.

Figure 7.

Delaware Households



Total = 206,690 Households

Source: 7, p.56.

Family Households

In 1980, 82 percent of all Delaware families were husband-wife families, while 14.5 percent were families maintained by women without husbands and about 3.6 percent were maintained by men without wives. The percentage of married-couple families decreased during the 1970s, down from 86 percent, while the percentage of female-headed families grew from 11 percent.

The stereotypical image of the family is one which includes a married couple and one or two children with a full-time homemaker-mother and an employed husband-father. This image ignores the diversity of family types and is less accurate than ever in the 1980s. Consider the following facts, illustrated in Tables 8 and 9 about Delaware families:

- Nearly half of all families (48 percent) in 1980 contained no children under 18 years. Such families include childless married couples, couples whose adult children live with them, or older siblings who may share a home.
- Fewer than one-half of all families (45 percent) have three or four members and many of those that do are families without children under 18 or are single-parent families.
- Only one-third of all families are supported by one wage earner. Married-couple families with one wage earner represent only 29 percent of all Delaware families. In fact, in nearly one-half (48 percent) of all married-couple families both spouses are in the labor force.

Table 8. Households in Delaware: 1980

Household Type	Distribution	Number
TOTAL HOUSEHOLDS	100.0%	206,690
Family Households	75.0	155,073
Nonfamily Households	25.0	51,617
Family Households	100.0%	155,073
Married-Couple Families	81.9	127,013
Female-Headed Families	14.5	22,459
Male-Headed Families	3.6	5,601
Nonfamily Households	100.0%	51,617
Women Living Alone	51.3	26,486
Female Head, with Non-Relative	6.4	3,321
Men Living Alone	32.1	16,583
Male Head, with Non-Relative	10.1	5,227

Source: 7, p. 56.

Table 9. Family Type by Parental Status Delaware: 1980

Family Type	Distribution	Number
TOTAL FAMILIES	100.0%	155,073
With Own Children*	52.0	80,705
Under 6	21.1	32,713
6-17 only	30.9	47,992
Without Children	48.0	74,368
MARRIED-COUPLE FAMILIES	100.0%	127,013
With Own Children*	50.9	64,737
Under 6	21.7	27,590
6-17 only	29.2	37,147
Without Children	49.1	62,276
FEMALE-HEADED FAMILIES	100.0%	22,459
With Own Children*	60.3	13,552
Under 6	19.7	4,435
6-17 only	40.6	9,117
Without Children	39.7	8,907
MALE-HEADED FAMILIES	100.0%	5,601
With Own Children*	43.1	2,416
Under 6	12.3	688
6-17 only	30.8	1,728
Without Children	56.9	3,185

* Children under 18 years

Source: 7, p. 54.

Female-headed Families

The number of families in Delaware maintained by women without spouses, that is female-headed families, increased more rapidly between 1970 and 1980 than any other family type--by 53 percent. Families managed by women alone are more likely than any other family type to have low incomes, to live in poverty, and to depend on public assistance (2).

A study conducted in 1985 for the Division of Economic Services, Gaining Ground: Public Assistance Program Redesign in Delaware, reports that Delaware has a higher proportion of families managed by women alone than nationally, and that black families are much more likely to be female-headed than white families--22 percent of black families compared to 4 percent of white families in 1983. In addition, younger female heads of families are most likely to be living in poverty--64 percent of all female heads age 15 to 24 years had incomes below the poverty level in 1983 (2).

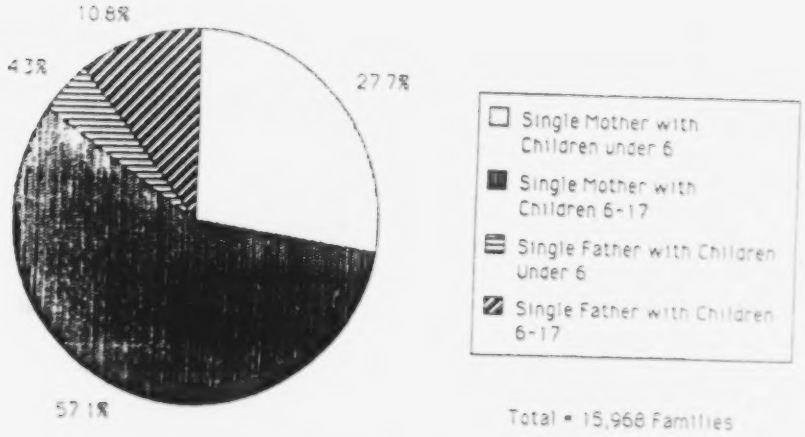
It was further reported that Delaware ranks third of seven comparison states (NJ, PA, DC, MD, VA, WV, DE) in terms of its share of female-headed families who live in poverty or have low incomes:

> Black female-headed families compose 5.3 percent of the Delaware family population but 27.5 percent of its poverty population; white female-headed families make up 9.0 percent of the state's family population and 20.2 percent of its poverty population (2, p. 8).

While not all female-headed families have children, a majority do; and it is the presence of children which contributes largely to the low income levels of this family type. In Delaware, female managed families are more likely to include children than either married-couple families or male-headed families--60 percent compared to 51 and 43 percent respectively according to 1980 census data. As illustrated in Figure 8 the majority of single-parent families in Delaware are managed by single mothers with schoolage children--57 percent.

Figure 8.

Single-parent Families in Delaware: 1980



Source 7, p 74

Living Arrangements of Children

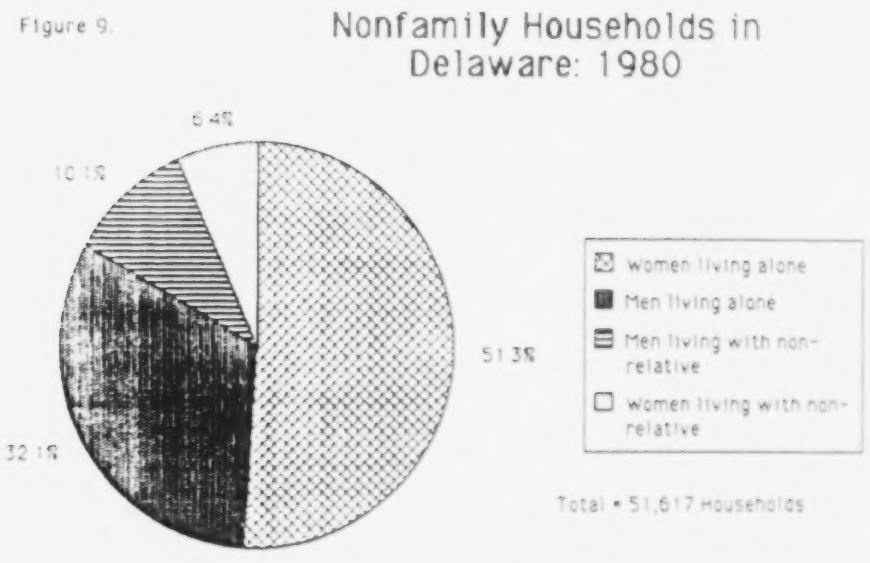
While female-headed families in Delaware are more likely to include children than married-couple or male-headed families, female-headed families with children tend to have slightly more children on average than other families with children. Female managed families with children average 2.0 children compared to 1.9 children in married-couple families with children and 1.7 children in male-headed families with children.

The proportion of children in one-parent families increased from 13.3 percent in 1970 to 18.4 percent in 1980, while the proportion living with both parents decreased from 82.3 percent in 1970 to 75 percent in 1980. Sixteen percent of all children in Delaware lived with their mothers only and 2.4 percent with their fathers only in 1980, while over 6 percent lived in nonparental arrangements (16).

Nonfamily Households

As illustrated in Figure 9, more than four out of five persons living in nonfamily households are persons living alone. Single-person households made up 21 percent of all Delaware households in 1980. See Table 8. Of all those living alone (over 43,000 persons) women account for nearly two-thirds (62 percent). Statewide, women who are 65 years or older account for nearly half (49 percent) of all women living alone, while men under 40 years account for the majority (51 percent) of men living alone.

Figure 9.



Source 7, p 56

Table 10. Number of Workers by Family Type: 1979

Families	Delaware
TOTAL FAMILIES	155,073
Percent Distribution	100.0%
No Workers	10.7
1 Worker	33.3
2 Workers	42.6
Husband/Wife worked	33.4
3 Workers	13.4
Husband/Wife	9.8
MARRIED-COUPLE FAMILIES	127,013
Percent Distribution	100.0%
No Workers	9.2
1 Worker	29.4
2 Workers	46.9
Husband/Wife worked	40.8
3 or more Workers	14.5
Husband/Wife worked	11.9
FEMALE-HEADED FAMILIES	22,459
Percent Distribution	100.0%
No Workers	18.7
1 Worker	50.8
2 Workers	22.2
3 or more workers	8.3
MALE-HEADED FAMILIES	5,601
Percent Distribution	100.0%
No Workers	13.2
1 Worker	49.7
2 Workers	28.8
3 or more workers	8.3

Source: 7, p. 31

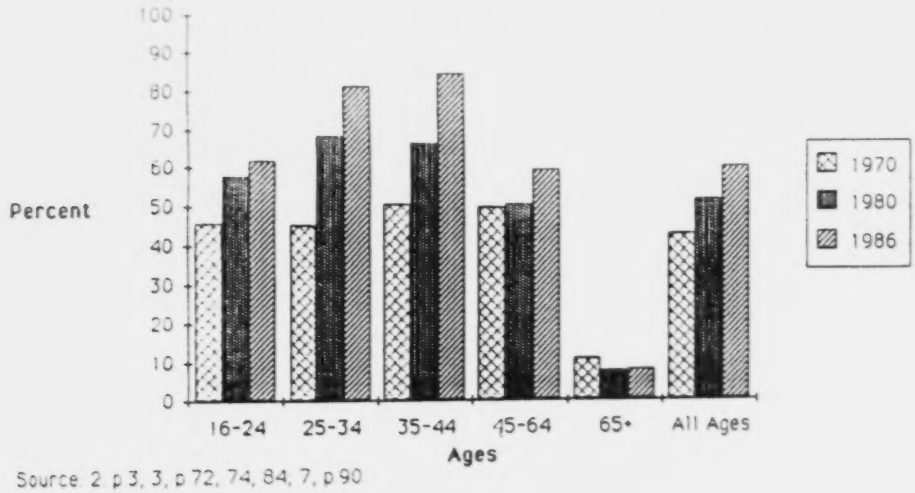
Table 11. Labor Force Participation of Women by Marital and Parental Status: 1980

	Total Population	Percent in Labor Force
TOTAL WOMEN, 16 & OVER	237,441	51.6
With children*	81,871	58.2
Under 6	34,405	48.8
6 to 17 years	47,466	65.0
Without children	155,570	48.2
MARRIED WOMEN, 16 & OVER	128,932	51.4
With children*	65,910	55.2
Under 6	28,228	46.4
6 to 17 years	37,682	61.8
Without children	63,022	47.5
OTHER WOMEN, 16 & OVER	108,509	51.9
With children*	15,961	70.2
Under 6	6,177	59.6
6 to 17 years	9,784	77.0
Without children	92,548	48.7

*Children under 18 years

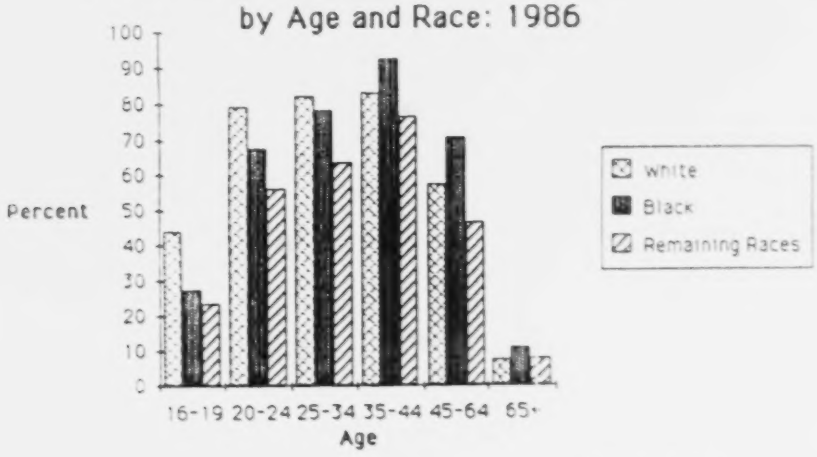
Source: 7, p. 28

Figure 10. Labor Force Participation of Delaware Women by Age: 1970-1986



Source: 2, p 3, 3, p 72, 74, 84, 7, p 90

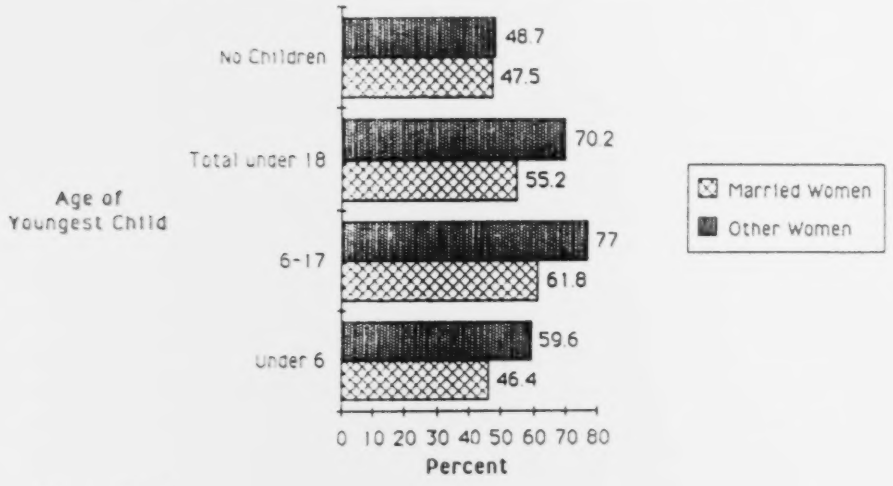
Figure 11. Labor Force Participation of Delaware Women by Age and Race: 1986



Source: 5, p 3

Figure 12.

Labor Force Rates of Delaware Women by Marital and Parental Status: 1980



Source 7, p.28

Labor force participation rates have increased during the past two decades for all women, whether married or unmarried, with or without children. Between 1970 and 1980, the labor force participation rate of married women over age 16 rose from 41 to 51 percent, while the rate for unmarried women rose from 47 percent to 52 percent.

Among women with children under 18 years, labor force participation rates increased dramatically from 41.5 percent to 58 percent during the 1970s. In 1980, nearly one-half (49 percent) of all mothers of preschoolers and nearly two-thirds (65 percent) of all mothers with schoolage children were in the work force. Participation rates for married women, living with a spouse and with children under 18, rose dramatically from only 18.9 percent in 1960 to 37.8 percent in 1970 to 55.2 percent in 1980. The reader should note that the 1980 labor force participation rate for these women is higher than for all women in general.

As illustrated in Figure 12, unmarried women with children have the highest labor force participation rates, most notably those with schoolage children. Over three out of four (77 percent) unmarried women with children age 6 to 17 years were either employed or were looking for paid work in 1980. This is a rate slightly higher than that for all men 16 years and older who participated at a rate of 76 percent.

PART II.

WOMEN IN THE WORKFORCE

Labor Force Participation

Nearly all women in Delaware are workers. Whether as unpaid homemakers and volunteers or as paid employees, women are major contributors to the economic and social well-being in the state. During the last decade, women continued the rapid influx into the labor market that they started in the 1960s.

Working for Pay

Nationally and in Delaware, nine out of ten women will work full-time at some point in their lives. Young women entering the workforce during the 1980s and 1990s can expect to work an average of 25 years. The Delaware Department of Labor projects that by July 1986 women will make up nearly 47 percent of the state's labor force compared to 43 percent in 1980. It is estimated that about 151,750 of 252,073 Delaware women 16 years and older will either be employed or looking for work, representing a labor force participation rate of 60.2 percent. This figure is up sharply from 35.8 percent in 1960, 42.9 percent in 1970, and 51.6 percent in 1980.

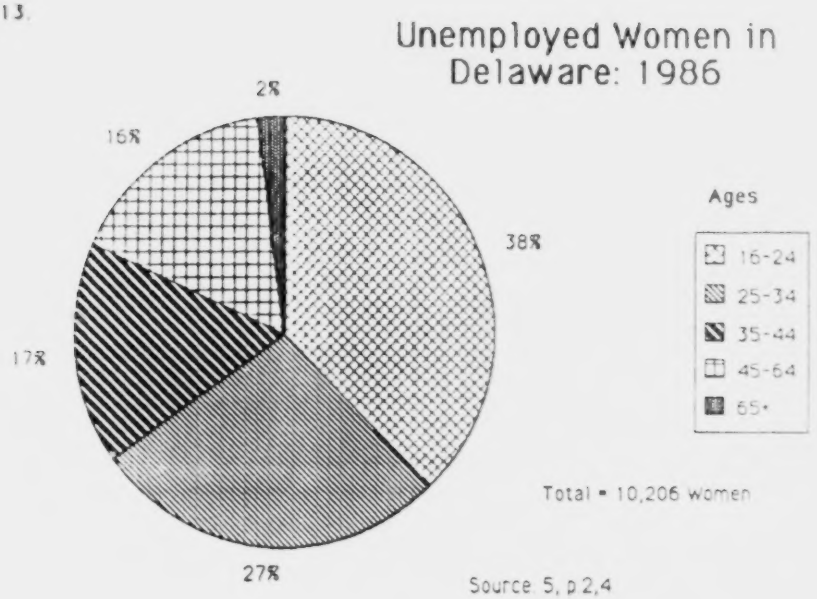
According to estimates based on the Current Population Survey conducted by the Census Bureau, of all Delaware women employed in the civilian labor force in 1984, 71 percent were working full-time, that is, 35 hours or more each week. About 29 percent worked part-time, and nearly one-fourth of these women worked a part-time schedule in a position classified as full-time (17, p. 50).

Labor force activity among Delaware women has varied by race. Estimates for 1986 indicate black women are most active in the work force with a rate of 64.5 percent compared to 59.5 percent for white women and 55.6 percent for women of all other races. For women of all races, women age 16 to 19 have the lowest rates, while women age 35 to 44 have the highest. Teenage women in the residual "remaining races" category have the lowest rates of all with only 23.4 percent participation. While white women have the highest rates among women 34 years and younger, black women have the highest rates among women 35 years and older. In fact, of all groups, black women ages 35 to 44 years have the highest rate with nearly 93 percent in the work force. See Figures 10 and 11.

Dramatic increases in the labor force participation of mothers of small children have occurred in Delaware as well as in the nation. Delaware labor force rates for mothers of children under 18 years surpassed national rates in 1980. For example, 48.8 percent of Delaware women with children under 6 years and 58.2 percent with schoolage children were in the labor force compared to national rates of 46.8 percent and 56.0 percent respectively. See Table 10.

One wage earner families are becoming less prevalent as the number of employed wives increases. About one family in three had only one wage earner in Delaware in 1979, the latest year for which data are available, while over one-half (56 percent) had two or more workers (Table 11). Both husband and wife were in the labor force in 48 percent of all married-couple families in 1980.

Figure 13.



Source 5, p 2,4

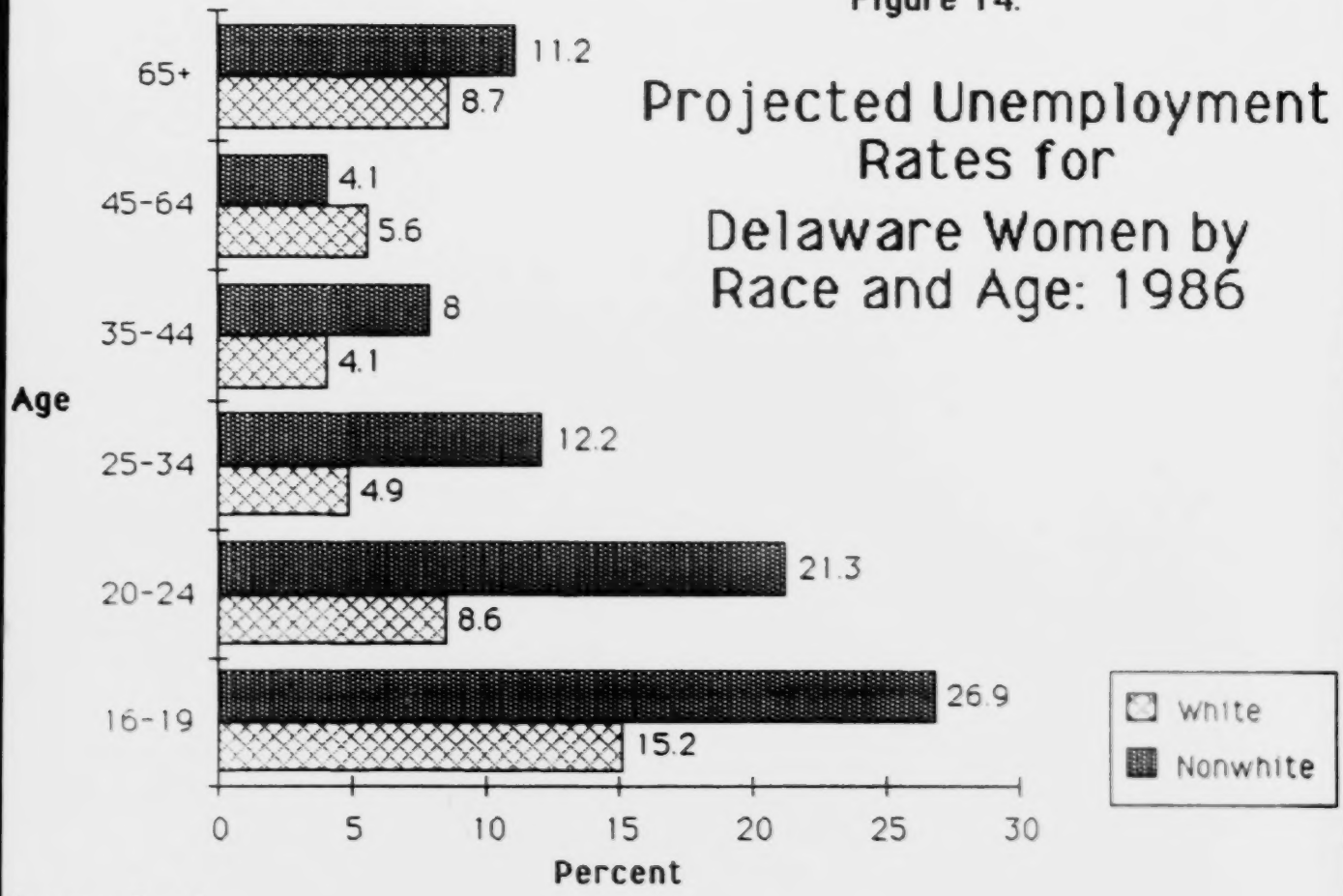
Unemployment

Unemployment rates in Delaware in the mid-1980s have been lower than nationally. However, reports of low rates obscure somewhat higher than average rates for certain groups within the overall population. The projected rate for Delaware in July 1986 is about 6.4 percent of the civilian labor force, representing an estimated 20,723 persons--10,517 men and 10,206 women. In general, women in Delaware have a higher rate of unemployment than men, 6.7 percent compared to 6.1 percent.

Figure 13 shows the distribution of unemployed Delaware women by age. The majority (38 percent) of unemployed women are those in the young adult years, 16 to 24. Rates of unemployment among both male and female teens, age 16 to 19 is considerably higher than among adults--18.7 percent for male teens and 17 percent for female teens. Also of concern, is that age group 25 to 34 years who make up the second largest group (27 percent) of all unemployed women in Delaware.

Of all women in the state labor force, black women have the highest projected overall rate of unemployment. The rate of unemployment for black women is over two times that of white women--an average of 11.5 percent compared to 5.7 percent--and higher than for other minority women at 8.8 percent. Figure 14 reveals that about 25 percent of all minority women age 16 to 24 are projected to be unemployed in 1986. However, rates of unemployment among minority women, as for white women, do decrease with increasing age.

Figure 14.



Source: 5, p.4.

Employment by Industry

Overall there are only slight differences between men and women in class of worker, that is, by type of employer. The majority of all paid workers are employed in the private sector for wages or salaries, including about 80 percent of all men and 76 percent of all women in the labor force. A greater proportion of women are employed by the government than men--21 percent compared to 14 percent. Finally, men are more likely to be self-employed: 6 percent of men compared to 3 percent of women.

The distribution of employed women in the major industry categories is illustrated in Table 12 and Figure 15. The service industries, which include those providing a wide range of personal, household, educational, legal, medical or business services, were the major source of employment for Delaware women in 1980. Within the service producing industry, nearly two-thirds of all workers were women in 1980. Trade industries, which include retail and wholesale establishments and restaurants, were the second major source of employment for women. Within the trade industry women make up one-half of the workforce.

Taken together, these two major categories employed nearly two-thirds of all working women in the state. Manufacturing industries, the third major employer of women, hired only 15.9 percent of all working women in 1980. The fourth major employer of women in Delaware is the finance industry which includes banks, real estate agencies, and insurance companies where women make up about 60 percent of the work force.

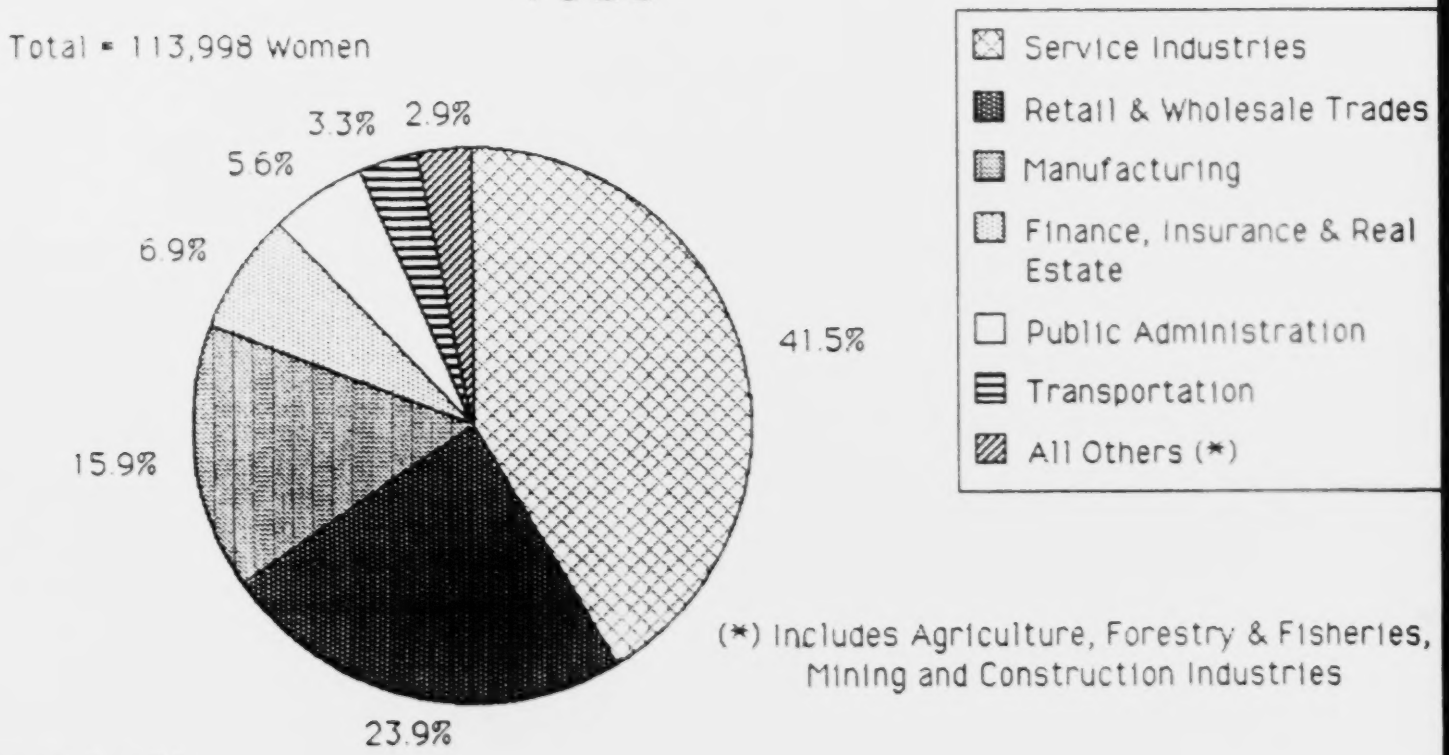
Table 12. Industry of Employed Women in Delaware: 1980

	Total	Women	Women as Percent of Total
TOTAL, ALL INDUSTRIES	262,809	113,998	43.3%
Service Industries	74,553	47,314	63.5%
Finance	13,437	7,898	58.8%
Trade	57,108	27,268	47.7%
Public Administration	14,442	6,332	43.8%
Manufacturing	62,077	18,149	29.2%
Agriculture	6,385	1,702	26.7%
Transportation	17,186	3,809	22.2%
Mining	189	34	18.0%
Forestry, Fisheries	235	21	8.9%
Construction	17,197	1,471	8.6%

Source: 7, p. 30.

Figure 15.

Employed Women in Delaware by Industry: 1980



Source: 7, p.30.

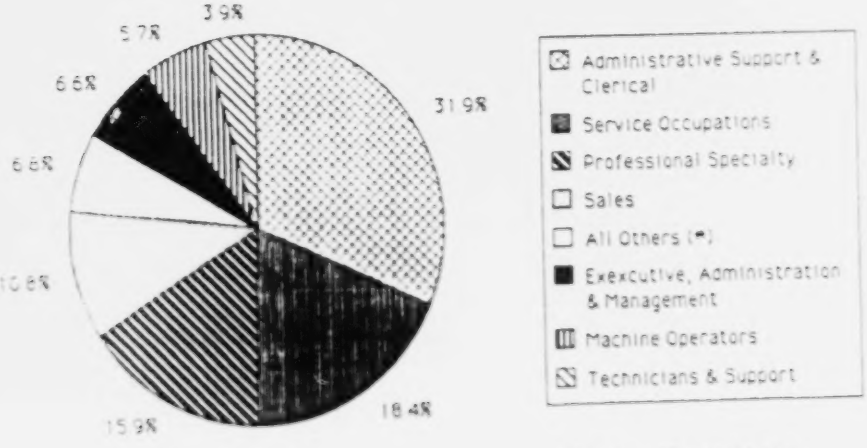
In 1982, 31.9 percent of all nonfarm sole proprietorships in Delwaware were owned by women and generated 44.3 percent of all nonfarm sole proprietor business receipts. These figures compare quite favorably to national figures -- 26.2 percent and 9.6 percent respectively (21).

Employment by Occupation

As illustrated in Figure 16, one-half of all employed women in Delaware are concentrated in two of eleven major occupational groups--administrative support, including clerical, and service occupations. These occupations have traditionally been filled by women, and the separation of occupations into male-dominated jobs and female-dominated jobs has continued into the mid-1980s. The data in Table 13 suggest that in 1984, about four out of every ten Delaware workers (42 percent) were employed in occupations which were either male-dominated (75 percent or more men) or female-dominated (75 percent or more women).

While women in Delaware have increasingly gained entry into some occupational fields, they are still underrepresented in blue-collar and agricultural jobs. They represent only 7 percent of all workers in precision production, craft and repair occupations and only 16 percent of workers in transportation and materials moving occupations.

Figure 16. Employed Women in Delaware by Occupation: 1984



Source 19, p 5

Total = 125,359 women

In 1980, women represented one-half of all workers in "professional speciality occupations" such as lawyers, writers, engineers, and physicians. However, this category also includes noncollege teachers and nurses, occupations traditionally held by women. Excluding these two occupations, women then account for about 30 percent of workers in professional specialities in 1980. See Table 13.

Trends in Delaware follow national trends. Kolde (17, p. 19, 24) reports that nationally women held fewer than one of every five jobs in the skilled trades, i.e. machine trades in 1980. Women, almost 44 percent of the national workforce in 1980, held only 2 percent of the top level administrative positions in that year.

Table 13. Occupational Groups of Employed Persons in Delaware by Sex: 1984

	Total Workers	Percent Male	Percent Female
TOTAL, ALL OCCUPATIONS	289,000	57%	43%
Exec, Adminis, & Manag.	29,443	72%	28%
Prof. Speciality Occup.	39,907	50%	50%
Technicians & Support	12,546	61%	39%
Sales Occupations	26,341	49%	51%
Administrative Support, inc. Clerical	51,703	22%	78%
Service Occupations	38,297	40%	60%
Farming, Forestry, Fishing	6,591	79%	21%
Percisions Production, Craft & Repair	36,498	93%	7%
Machine Operators, Assemblers & Inspectors	22,264	68%	32%
Transportation & Material Moving Operators	12,273	84%	16%
Handlers, Equip. Cleaners, Helpers, Laborers	13,138	76%	24%

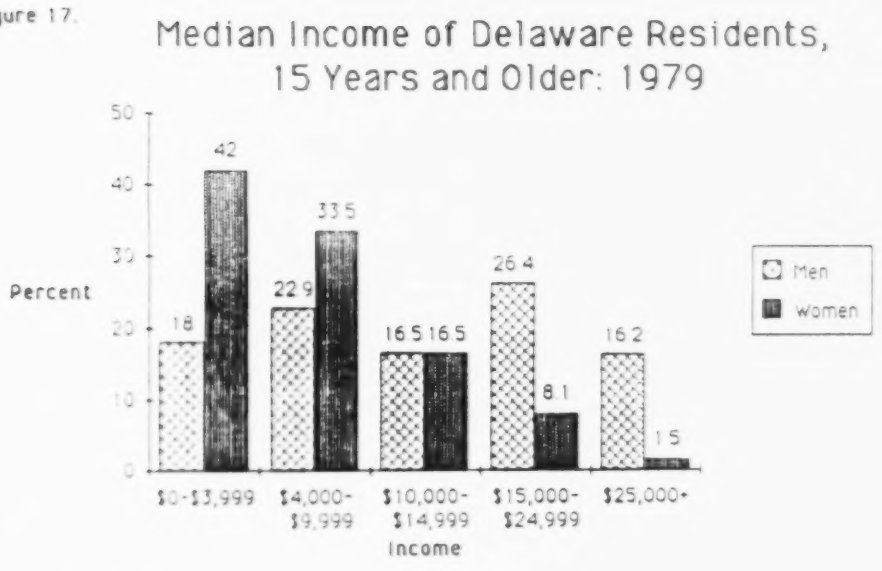
Source: 19, p. 3, 5.

Income and Earnings

Census data on income and earnings of families and individuals represent the year prior to the census survey. That is, the 1980 census reports income for 1979. Income data changes more rapidly than demographic patterns, so 1979 figures seem very low to current readers. Although the 1979 figures are not representative of 1986 income and earnings, they illustrate variations by sex which are known to persist. For example, while the median incomes reported in 1979 for Delaware men over 15 ($12,558) and for women over 15 ($5,178) are lower than in 1986, it is safe to assume the relationship between median incomes of men and women has remained very similar between 1979 and 1986.

Although income is associated with source of income, education, household type and size, marital and parental status, geographic area, and age, the most significant factor influencing income is sex: women's incomes are consistently lower than men's. As shown in Figure 17, most (over 75 percent) Delaware women with income in 1979 had incomes less than $10,000, while most men (about 59 percent) had incomes over $10,000.

Figure 17.



Source 7, p 334

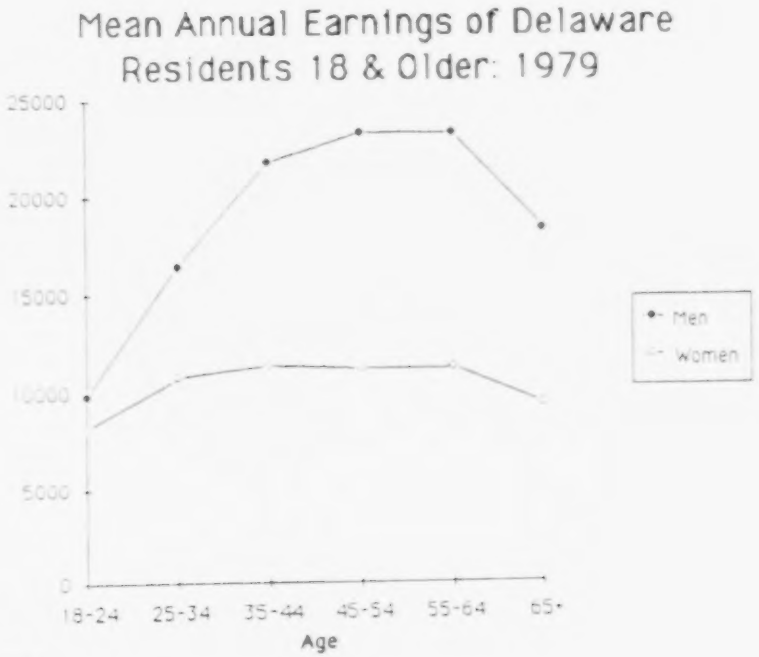
Individual Income

Personal income is made up of many types and sources of income, and varies according to age. In 1979, among Delaware women over 20 years, the lowest median annual incomes were reported among women 65 years and over at $3,819, while the highest were reported among women 25 to 34 years at $7,396. These median incomes represent 38 percent and 52 percent, respectively, of the income for men in the same age groups. The 1979 median income of men increased in each age group through the 45-54 year age group and then declined while median income of women peaked at the 25 to 34 year group and then declined steadily.

The most important source of income for both men and women is earnings. Because women are less likely to be employed and because many employed women work part-time, women's earnings, on the average, are lower than men's. However, even when controlling for these factors, women still earn less overall than men and the "earnings gap" persists in Delaware.

In fact, the earning gap in Delaware is greater than the national average. In 1979, Delaware women employed year-round full-time earned an average of $10,812 a year compared to $19,791 earned by their male counterparts--only 54.6 cents on average for each dollar earned by men. Nationally the comparable figure was 60.2 cents (17, p. 82). As illustrated in Figure 18, average annual earnings for Delaware women in 1979 were the highest among women age 35-44 years. Their average earnings, $11,407, were little more than for men in the lowest earning age group of men, 18-24 years, who earned an average of $9,873.

Figure 18

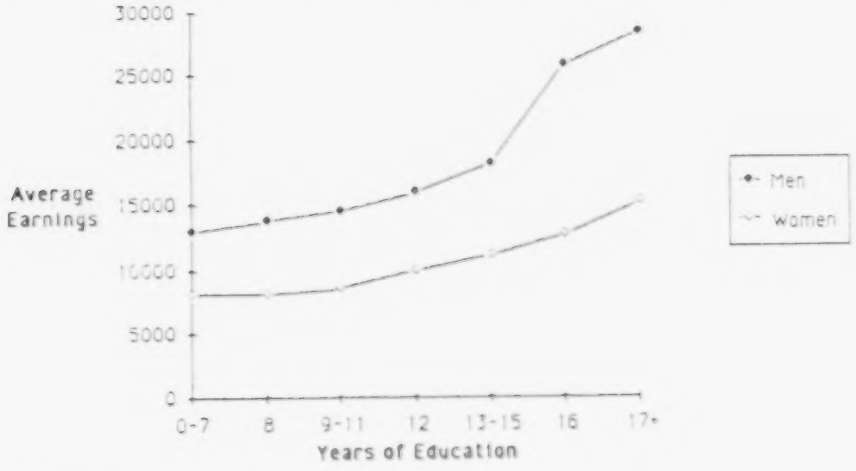


Source 7, p 347-50

Earnings generally increase with rising levels of educational attainment. However, Delaware reflects national patterns in that women earn less at all educational levels. Figure 19 illustrates differences in average annual earnings by educational levels of men and women over 18 years who worked full-time for at least 40 weeks in 1979. On average, female college graduates earned less than men with less than an eighth grade education.

Figure 19

Average Annual Earnings of Delaware Workers 18 & Older by Education: 1979



Source 7, p 347-49

Household and Family Income

Delaware's median incomes for both households and families are well above national medians. In 1983, the median family income in Delaware was estimated at about $27,465, or 12 percent higher than nationally. Between 1980 and 1983, the median family income rose by nearly one-third, a rate higher than nationally. The 1985 estimated median family income is $29,720 (2, p. 5).

Although median family income in Delaware is higher than nationally, in 1983 the proportion of Delaware families with incomes below the poverty level (12.1 percent) was about the same as nationally (12.4 percent) and above the rate (8.9 percent) in 1980. Delaware ranks in the middle when comparing the proportion of Delaware families living in poverty to those in neighboring states. Black families are overrepresented among poverty families. Although black families account for 14.2 percent of all families in Delaware, they represent 42.7 percent of all poverty families while white families account for 53.7 percent (2, p.7).

Female heads of families, especially those who are young and black are most at risk to have incomes below the poverty level and to need public assistance. Nearly one-half (47.7 percent) of all poverty families are managed by a female head without a spouse. When Delaware families do rely on public assistance, a majority receive aid for less than three years (2, p. 6).

PART III.

HIGHLIGHTS AND IMPLICATIONS FOR DECISIONMAKERS

Women are not a homogeneous group; they bear a wide variety of characteristics, live in a variety of situations, and therefore have a variety of needs. Some significant changes which have occurred since 1970, however, have had an impact on all women and deserve attention.

As data were compiled and subsequent reporting was completed for Parts I and II of this document, several trends and issues emerged in relation to:

* An overall "profile" of Delaware women and their needs.
* Women's roles and responsibilities as parents and workers.
* The status of women in the workplace in relation to employment.
* The status of women in the workplace in relation to income.

These trends and issues presented as HIGHLIGHTS and IMPLICATIONS can be useful as decisions are made to improve the status of Delaware women.

Profile of Delaware Women

HIGHLIGHTS

- The female population in Delaware has increased faster than the total state population.
- An increasing proportion of Delaware's population are female.
- Since 1970, there has been an increase in the number of older women and a decrease in the number of younger females.
- Since 1970, women 65 and over comprised the fastest growing portion of the state's population.
- The median age of Delaware women is increasing.
- Women represent about two-thirds of all persons alone, and a majority of these women are 65 years and older.

HIGHLIGHTS

- The proportion of Delaware women with education beyond high school has increased more than twofold during the past fifty years: 37 percent of women age 25 to 44 have some education beyond high school as compared to only 17 percent of women 65 years and older.

- As of Fall 1984, women were 56 percent of all students enrolled in postsecondary educational programs in Delaware.

- Of all Delaware women over 15 years, the proportion of never married women has increased steadily since 1960 but is still smaller than in any year before 1940.

- The proportion of married women has decreased steadily since 1960, and is smaller than at any time between 1910 and 1980.

- The ratio of divorces to marriages increased considerably during the 1970s in Delaware. The ratio increased from 1 divorce for every 2.4 marriages in 1970 to one divorce for every 1.9 marriages in 1980. By 1982, the ratio was one divorce for every 1.5 marriages.

- In 1980, 16.7 percent of all births in Delaware were to teenagers above the national rate of 15.6 percent in 1980.

- In 1980, 82 percent of all families were managed by married-couples while 14.5 percent were managed by women without spouses and 3.5 percent by men without spouses.

IMPLICATIONS

- Because women outlive men by an average of seven years and constitute the majority of the elderly, especially those over 75 years old, planning for economic security during these later years will grow increasingly important for women of all ages.

- Because of the likelihood of living alone increases with age, and the fastest growing segment of the population being women over 75 and the large number of women in the baby boom cohort, housing and living arrangements for the future elderly will be of concern.

- Although most women in Delaware will have married at least once in their lifetime, the majority will spend some period of their life divorced or widowed. Because the likelihood of marital disruption increases the chances that women will assume sole responsibility for a household, the economic concerns of women are critical and need attention.

- Since women are living longer and the period of life beyond the childbearing and childrearing years has increased, opportunities for contributing to society are greater.

HIGHLIGHTS

- Delaware women are delaying marriage and childbearing and increasingly pursuing education and employment.
- Fewer than one-third of all married-couple families are supported by only one earner. In 55 percent of all married-couple families, both husband and wife were in the labor force.
- The percentage of female-headed families has increased during the 1970s while the percentage of married-couple families decreased.
- Children under 18 are included in 60 percent of female-headed families, 51 percent of married-couple families, and in 43 percent of male-headed families.
- Over one-half of all mothers with children under six and about two-thirds of all mothers of schoolage children are in the labor force in Delaware.
- Single mothers with schoolage children have the highest labor force participation of all women, with rates as high as for all men in general.

IMPLICATIONS

- Because women are delaying marriage and childbirth and are more frequently seeking employment and education beyond high school, increased opportunities for occupational guidance and training are important.
- Child care facilities are crucial to the well-being of children of working mothers whether they are preschoolers or "latch key" (those children of schoolage who must be alone at home).
- An increased awareness of women's needs and cooperative efforts by persons and agencies, such as high school guidance counselors, employers, legislators and community groups, can lead to the identification of related problem areas and possible solutions.

HIGHLIGHTS

- Half of all employed women in Delaware are working in two of eleven occupational categories -- administrative support, including clerical, and service occupations.
- Over three-forths of all employed Delaware women work in three of ten industries -- the service industries, retail and wholesale trades, and manufacturing.
- Unemployment rates are higher among women than men, especially minority women under 25 years old.
- Employment rates of all women have increased since 1970, especially among women 25-44 years and women with children under 18 years.

IMPLICATIONS

- Those who most need paid employment must be identified in order to decrease their financial independence on public assistance.
- Exploration of training opportunities is essential for that group which increasingly finds it difficult to locate work.
- The increasing job market includes many jobs previously considered as "non-traditional" for women. Encouragement of women in these areas is needed.
- Job opportunities and increased training are needed by women returning to the workforce or who enter "later in life" than most workers.

Women and Income

HIGHLIGHTS

- About one in eight Delawareans have incomes at or below the poverty level. Women and children make up about three-fourths of all persons living in poverty.

- The wage gap between earnings of men and women in Delaware is greater than nationally. In 1979, on average, Delaware women earned about 55 cents for every dollar by their male co-workers.

- Average earnings for women with four years of college were lower than for men with less than an eighth grade education; women with some graduate school earned little more than male high school dropouts. Women with four years of college earned 49 cents for every dollar earned by men with four years of college.

- The median income of female-headed families is less than half of the median income for married-couple families while for male-headed families it is nearly three-fourths of the married couple family-median.

- Nearly one-third of female-headed families with children were living in poverty in 1979, and nearly three-fifths of female-managed families with preschool children were living in poverty.

- Most at risk, for public assistance in Delaware and elsewhere, are young, black, female heads of families between the ages of 16 and 24.

IMPLICATIONS

- Findings indicate that the likelihood of having low income or poverty status varies according to sex, family type, age and race.

- Factors related to the wage gap between men and women need to be examined and corrected through efforts of state and local agencies as well as business and industry.

- The impact, on the economy of the state, of the inadequate income of Delaware women is evident in two areas: the need for increased financial aid and the lack of spending power by the group that is most responsible for market place decisions.

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Glossary

Class of Worker

Class of worker is based on the type of ownership of the employing organization.

Private wage and salary workers. Employees of a private company, who work for wages, salary, commissions, tips, or payment in kind. Included are self-employed persons whose business is incorporated.

Employee of own corporation. Persons who own all or most of the stock in a privately held corporation.

Government workers. Persons who work for any government unit regardless of the activity of the particular agency. Persons elected to paid offices are included. Excluded are persons on active duty in the Armed Forces.

Self-employed workers. Persons who work for a profit or fees in their own unincorporated business, profession, or trade, or who operate a farm.

Unpaid family workers. Persons who work 15 hours or more without pay on a farm or in a business operated by a person to whom they are related by blood or marriage.

Educational Attainment

Data on educational attainment apply only to progress in "regular" schools. It includes elementary school and schooling which leads to high school diploma or college degree. It does not include vocational school, unless the course would be accepted for credit at a regular elementary or high school or at a college.

Earnings

The sum of wage or salary income and net self-employment income from farm and non-farm sources.

Family

Two or more persons who are related by birth, marriage, or adoption and who live together as one household. Families are classified by type according to the sex of the householder and presence of relatives.

Married-couple family. A family in which the householder and his/her spouse are counted as members of the same household.

Male-headed family. A family with a male householder and no spouse or householder present.

Female-headed family. A family with a female householder and no spouse or householder present.

Household

The person or persons occupying a housing unit. Households are classified by type according to sex of the householder and the presence of relatives.

Family household. A household including a family. It may also include nonrelatives living with the family.

Nonfamily household. A household consisting of a person living alone or of a person living with other unrelated individuals.

Income

Individual income includes total money income by persons 15 years and over. Total income is the sum of amounts reported separately for income from: wages and salaries; farm and nonfarm self-employment; interest, dividends, and net retails; Social Security; public assistance; and all other sources. The figures represent the amount of income received before deductions.

Family income is total money income received by all family members 15 years old and over. The lowest income group includes families that were classified as having no income. Median income figures are based on all families.

Labor Force Participation

Persons 16 years old and over are classified as to their status in the labor force. Members of the Armed Forces and the civilian labor force are included. The civilian labor force includes employed and unemployed civilians.

Employed persons include all civilians 16 years old and over who work at a regular job as a paid employee or in their own business or profession, or on their own farm, or who

work 15 or more hours as unpaid workers on a family farm or in a family business.

Unemployed persons include civilians 16 years old and over who are not employed and are looking for work or are waiting to be called back to a job from which they have been laid off and are available to accept work.

Marital Status

Marital status was tabulated only for persons 15 years old and older.

Single. Persons who have never been married, including persons whose only marriage was annulled.

Married. Persons whose current marriage has not ended through widowhood, divorce, or legal separation.

Separated. Persons legally separated or otherwise absent from their spouse because of marital discord.

Widowed. Widows and widowers who have not remarried.

Divorced. Persons who are legally divorced and who have not remarried.

Median Age

The age at which half of the population is older and half is younger.

Occupation

The kind of work persons 16 years old and over were doing at a job or business. Persons working at more than one job are counted only in the one at which they worked the greatest number of hours. Occupation is not determined for persons in the Armed Forces.

Parental Status

The presence at home of a child or children under 18, including stepchildren and adopted children. It excludes sons-in-law and daughters-in-law and foster children. Women and families with children are classified by age of youngest child, even though they may also have older children.

Poverty Status

Families and persons are classified as below the poverty level by comparing their total income to a federal government definition of poverty which is calculated according to family size, number of children, and age of family householder or individual.

Adapted from Women in Minnesota (1984).